

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 ☒ Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Raymond D. and Sheila D. Neate

Case No.: 17-19216

Judge: JNP

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 7/31/2018
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SAS

Initial Debtor: RDN

Initial Co-Debtor: SDN

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 600 per Month to the Chapter 13 Trustee, starting on August 1, 2018 for approximately 46 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Funds Paid to Date to Chapter 13 Trustee

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,510
DOMESTIC SUPPORT OBLIGATION		Plus Approved Fee Applications

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Castle Credit Holdings	Water Treatment System	\$6,201.02	\$1,000	None	\$1,000	0	\$1,000

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Auto Loan with Key Bank on 2009 Chevy Colorado to be paid outside of Plan.
Auto Loan with Toyota Motor Credit for 2014 Toyota Camry to be paid outside of Plan.
DiTech Financial- Debtor on Mortgage with ex-wife- he is not on the Deed- Payments to be paid outside of plan by his ex-wife.
Calibur Home Loans- Debtors will pay mortgage outside of plan pursuant to loan modification.

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 22,000 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Castle Credit Holdings	Water Treatment System	\$6,201.02	\$1,000	\$1,000	\$5,201.02

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Secured Claims
- 4) Priority Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 9/5/2017.

Explain below **why** the plan is being modified:

Loan modification with Calibut Home Loans has been approved- plan no longer pays mortgage arrears

Explain below **how** the plan is being modified:

Remove Calibur Home Loans from section 4a- curing payments on principle residence. Also increasing amount of dividend to be paid to unsecured creditors.
NOTE- Amended I and J schedules were filed on June 19, 2018

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 7/31/2018

/s/Steven A. Silnutzer
Attorney for the Debtor

Date: 7/31/2018

/s/Raymond D. Neate
Debtor

Date: 7/31/2018

/s/Sheila D. Neate
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 7/31/2018

/s/Steven A. Silnutzer
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 7/31/2018

/s/Raymond D. Neate
Debtor

Date: 7/31/2018

/s/Sheila D. Neate
Joint Debtor

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Raymond D. Neate
 Sheila D. Neate
 Debtors

Case No. 17-19216-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Aug 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2018.

db/jdb
 cr +Raymond D. Neate, Sheila D. Neate, 213 Washington Ave., Egg Harbor City, NJ 08215-1327
 +CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 516808371 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 516815043 Benjamin Neate, 213 Washington Ave Apt Eggg, Egg Harbor City, NJ 08215-1327
 516857274 +CALIBER HOME LOANS, INC., Phelan Hallinan Diamond & Jones, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516808372 Calibur Home Loans, Inc., PO Box 24610, Oklahoma City, OK 73124-0610
 516808374 Carrie Brown Esq. Portfolio Recovery, ATL-DC-2002-16, 120 Corporate Blvd,
 Norfolk, VA 23502-4952
 516808375 Cenlar Federal Savings & Loan, 425 Phillips Blvd, Ewing, NJ 08618-1430
 516808376 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 516808377 Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
 516870411 +Ditech Financial LLC, McCabe Weisberg & Conway, 216 Haddon Avenue, Suite 303,
 Westmont, NJ 08108-2811
 516808381 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
 516808386 NJ EZ Pass Violation Center, PO Box 4971, Trenton, NJ 08650-4971
 516879355 +New Jersey Turnpike Authority, Mark Schneider, Esq., 581 Main Street, PO Box 5042,
 Woodbridge, NJ 07095-5042
 516822904 +Prime Acceptance Co., c/o Ragan & Ragan, P.C., 3100 Route 138 West, Wall, NJ 07719-9020
 516808390 Sallie Mae Inc., PO Box 3229, Wilmington, DE 19804-0229
 516808392 Stern and Eisenberg, PC, Margaret Cascino-F-139142-15, 1040 Kings Hwy N Ste 407,
 Cherry Hill, NJ 08034-1925
 516808393 Superior Court of NJ - Atlantic County, ATL-DC-002002-16, 1201 Bacharach Blvd,
 Atlantic City, NJ 08401-4510
 516808394 Superior Court- Forclosure Unit, F-039142, PO Box 971, Trenton, NJ 08625-0971
 516958449 +TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
 516960919 +TD Bank, N.A., Richard J. Tracy, Esq., 30 Montgomery Street, Suite 1205,
 Jersey City, NJ 07302-3835
 516808396 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054-4522)
 517014524 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516995708 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2018 00:31:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 02 2018 00:31:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm +E-mail/Text: ECMBKMail@Caliberhomeloans.com Aug 02 2018 00:32:36 Caliber Home Loans, Inc.,
 16745 W. Bernard, Suite 300, San Diego, CA 92127-1908
 517047808 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Aug 02 2018 00:32:36 Caliber Home Loans, Inc.,
 13801 Wireless Way, Oklahoma City, OK 73134-2500
 516808373 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 02 2018 00:37:09 Capital One Bank,
 PO Box 30281, Salt Lake City, UT 84130-0281
 516879347 +E-mail/Text: notice@pcsrreceivables.com Aug 02 2018 00:32:33 Castle Credit Co. Holdings,
 Prime Acceptance Corp., PO Box 6462, Chicago, IL 60680-6462
 516808378 E-mail/PDF: creditonebknofications@resurgent.com Aug 02 2018 00:37:15 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 516808379 E-mail/Text: mrdiscen@discover.com Aug 02 2018 00:30:15 Discover Financial Services,
 PO Box 15316, Wilmington, DE 19850-5316
 516808380 E-mail/Text: bankruptcy.bnc@ditech.com Aug 02 2018 00:30:46 DiTech Financial, PO Box 6172,
 Rapid City, SD 57709-6172
 517033686 E-mail/Text: mrdiscen@discover.com Aug 02 2018 00:30:15 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 516875459 E-mail/Text: bankruptcy.bnc@ditech.com Aug 02 2018 00:30:46
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516808382 E-mail/Text: key_bankruptcy_ebnc@keybank.com Aug 02 2018 00:31:41 Key Bank, NA,
 4910 Tiedeman Rd, Cleveland, OH 44144-2338
 516808383 E-mail/PDF: resurgentbknofications@resurgent.com Aug 02 2018 00:37:50 LVNV Funding,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516918778 E-mail/Text: bkr@cardworks.com Aug 02 2018 00:30:07 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 517029219 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 02 2018 00:31:20 MIDLAND FUNDING LLC,
 PO Box 2011, Warren, MI 48090-2011
 516808384 E-mail/Text: bkr@cardworks.com Aug 02 2018 00:30:07 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 516808385 E-mail/Text: bankruptcydpt@mcmcg.com Aug 02 2018 00:31:20 Midland Funding LLC,
 c/o Midland Credit Management, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 50

Date Rcvd: Aug 01, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516808387 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 02 2018 00:58:56
Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502-4962
517056216 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 02 2018 00:37:14
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067,
Norfolk VA 23541
517056181 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 02 2018 00:58:56
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517056253 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 02 2018 00:37:15
Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
516808389 E-mail/Text: notice@pcsrreceivables.com Aug 02 2018 00:32:33 Prime Acceptance Corp,
200 W Jackson Blvd Ste 720, Chicago, IL 60606-6941
516883811 +E-mail/Text: ebn_bkrt_forms@salliemae.com Aug 02 2018 00:32:07 Sallie Mae,, P.O box 3319,,
Wilmington, DE 19804-4319
516808391 E-mail/PDF: gecsedirecoverycorp.com Aug 02 2018 00:37:05 Sam's Club / Synchrony Bank,
PO Box 960013, Orlando, FL 32896-0013
516809579 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2018 00:36:34 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516808395 E-mail/Text: bankruptcy@td.com Aug 02 2018 00:31:28 TD Bank NA, 70 Gray Rd,
Portland, ME 04105-2019

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517089759 U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Caliber Home Loans, Inc
517088820* +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
516808388* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4962)
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin M. Buttery on behalf of Creditor CALIBER HOME LOANS, INC. kevinbuttery@gmail.com
Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Sherri Jennifer Smith on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
Steven A. Silnutzer on behalf of Joint Debtor Sheila D. Neate stevenasil2000@yahoo.com,
G28047@notify.cincompass.com/silnutzerlaw@gmail.com
Steven A. Silnutzer on behalf of Debtor Raymond D. Neate stevenasil2000@yahoo.com,
G28047@notify.cincompass.com/silnutzerlaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11